

Information to identify the case:

Debtor 1	Patricia Pugliese	Social Security number or ITIN	xxx-xx-9289
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-24569-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia Pugliese
aka Patricia A. Urso, aka Patricia A. Pugliese,
aka Patricia A. Wardlow

9/17/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Patricia Pugliese
DebtorCase No. 14-24569-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 34

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db +Patricia Pugliese, 24 Amaryllis Lane, Lumberton, NJ 08048-4866
 cr +HSBC BANK USA, N.A., Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,
 Cherry Hill, NJ 08034-1925
 cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEA, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCEES, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 cr +WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING CO, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK NATI, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +WELLS FARGO BANK, N.A. as servicer for U.S. BANK N, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 515288039 HSBC Bank National Association, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
 P.O. BOX 24605, West Palm Beach, FL 33416-4605
 514953975 +Integrity Tax Of New Jersey, Inc., 1000 Walnut St, Ste 110, Lansdale, PA 19446-1140
 514953976 +John R. Hickey III, 1000 Walnut St, Ste 110, Lansdale, PA 19446-1140
 514953977 +Ocwen Loan Servicing L, ATTN: BANKRUPTCY, P.O. Box 24738, West Palm Beach, FL 33416-4738
 514953978 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Dept Of Treasury, Division Of Taxation,
 PO Box 283, Trenton, NJ 08695-0283)
 518004708 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 518004709 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 515458625 +U.S. BANK N.A., AS TRUSTEE, et.al., AMERICAS SERVICING COMPANY,
 ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD,
 FORT MILL, SC 29715-7203
 515265821 +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE et.al A, Attention: Bankruptcy Department,
 MAC# #D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
 518384677 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517546691 U.S. Bank National Association, as Trustee et.al., Wells Fargo Bank, N.A.,
 Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 514920966 +US Bank National Association, Attn: Phelan Hallinan & Diamond, PC,
 400 Fellowship Rd, Ste 100, Mt Laurel, NJ 08054-3437
 515293573 +US Bank National Association, as Trustee, successo, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 17 2019 23:27:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 17 2019 23:27:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514920965 +EDI: WFFC.COM Sep 18 2019 02:53:00 Americas Servicing Co, Po Box 10328,
 Des Moines, IA 50306-0328
 515294438 +EDI: WFFC.COM Sep 18 2019 02:53:00 Americas Servicing Company, ATTN: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 514953971 +EDI: CHASE.COM Sep 18 2019 02:53:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 514987947 EDI: DISCOVER.COM Sep 18 2019 02:53:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514953973 +EDI: DISCOVER.COM Sep 18 2019 02:53:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 514940682 EDI: RMSC.COM Sep 18 2019 02:53:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 515325727 +EDI: WFFC.COM Sep 18 2019 02:53:00 WELLS FARGO BANK, N.A., AMERICAS SERVICING COMPANY,
 Attention: Bankruptcy Department, MAC# #D3347-014, 3476 Stateview Boulevard,
 Fort Mill, SC 29715-7203
 514980528 EDI: WFFC.COM Sep 18 2019 02:53:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438
 517587177 +EDI: WFFC.COM Sep 18 2019 02:53:00 Wells Fargo Bank, N.A., PO Box 14487,
 Des Moines, IA 50306-3487
 517090445 EDI: WFFC.COM Sep 18 2019 02:53:00 Wells Fargo Bank, N.A., Default Document Processing,
 MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 514953980 +EDI: WFFC.COM Sep 18 2019 02:53:00 Wf Crd Svc, ATTENTION: BANKRUPTCY, Po Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 13

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 34

Date Rcvd: Sep 17, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCEES, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr* +WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK NATI, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr* +WELLS FARGO BANK, N.A. as servicer for U.S. BANK N, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515812692* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
518077562* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518077563* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
514953972 ##+Comprehensive Advisors, LLC, 1000 Walnut St, Ste 110, Lansdale, PA 19446-1140
514953974 ##+Integrity Partners, Inc., 1000 Walnut St, Ste 110, Lansdale, PA 19446-1140

TOTALS: 0, * 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 17, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Amy L Knapp on behalf of Debtor Patricia Pugliese ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
Andrew L. Spivack on behalf of Creditor US Bank National Association, as Trustee, successor
in interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage
Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING
COMPANY AS SERVICING AGENT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST
TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDI nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR
IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON
MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4
ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS
TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES C nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4
ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS
TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES nj.bkecf@fedphe.com

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Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Christopher G. Cassie on behalf of Debtor Patricia Pugliese ecf@newjerseybankruptcy.com, kbrand@spearwildermand.com
Craig Scott Keiser on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED PASS-THROU craig.keiser@law.njoag.gov
Craig Scott Keiser on behalf of Creditor U.S. Bank National Association, As Trustee, Successor In Interest To Bank One, National Association, As Trustee For Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Throu craig.keiser@law.njoag.gov
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Throu bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John D. Krohn on behalf of Creditor US Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com
Justin Plean on behalf of Creditor HSBC BANK USA, N.A. jplean@rasflaw.com, bkyecf@rasflaw.com/ras@ecf.courtdrive.com
Kevin Gordon McDonald on behalf of Creditor US Bank National Association, as Trustee, et al kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin M. Buttery on behalf of Creditor HSBC BANK USA, N.A. bkyefile@rasflaw.com
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON et.al. nj.bkecf@fedphe.com
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Miriam Rosenblatt on behalf of Creditor HSBC BANK USA, N.A. miriam.rosenblatt@mhllp.com, mrosenblatt@rasflaw.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON et.al. nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com
Robert Davidow on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
Sindi Mncina on behalf of Creditor HSBC BANK USA, N.A. smncina@rascrane.com
Steven K. Eisenberg on behalf of Creditor HSBC BANK USA, N.A. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com

TOTAL: 31